

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-23233-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik Yakow  
241 Midland Blvd  
Howell, NJ 07731-1205

Lisa Yakow  
241 Midland Blvd  
Howell, NJ 07731-1205

Social Security No.:  
xxx-xx-8835

xxx-xx-8537

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case as to the:

Debtor and Joint Debtor was entered on November 8, 2017.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: November 8, 2017

JAN: bwj

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Erik Yakow  
 Lisa Yakow  
 Debtors

Case No. 16-23233-MBK  
 Chapter 13

District/off: 0312-3

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Nov 08, 2017

**CERTIFICATE OF NOTICE**

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db/jdb	Erik Yakow, Lisa Yakow, 241 Midland Blvd, Howell, NJ 07731-1205
cr	+Nationstar Mortgage LLC as servicer for U.S. Bank, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516280731	ARM Solutions, PO Box 2929, Camarillo, CA 93011-2929
516280730	#Acb Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350
516280732	Bureau of Accounts Control, BAC, PO Box 538, Howell, NJ 07731-0538
516280734	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516500851	+U.S. Bank National Association Trustee (See 410), c/o Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2017 22:44:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2017 22:44:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516293422	EDI: AIS.COM Nov 08 2017 22:23:00 American InfoSource LP as agent for, Spot Loan, PO Box 248838, Oklahoma City, OK 73124-8838
516280733	EDI: CCS.COM Nov 08 2017 22:23:00 Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
516280735	EDI: PRA.COM Nov 08 2017 22:23:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067
516492231	EDI: PRA.COM Nov 08 2017 22:23:00 Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
516487956	+EDI: WFFC.COM Nov 08 2017 22:23:00 Wells Fargo Bank, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	+Nationstar Mortgage LLC as servicer for U.S. Bank, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516492232*	++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-3

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 14

Date Rcvd: Nov 08, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank  
National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee,  
successor in interest to Bank of America National Ass nj\_ecf\_notices@buckleymadole.com  
Marc C. Capone on behalf of Joint Debtor Lisa Yakow mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Marc C. Capone on behalf of Debtor Erik Yakow mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com

TOTAL: 6